

Categorized Solutions for Task Force October Retreat									
Uninsured					Market				
Wide Scale Reform	Middle Range Reform	Financing and Risk Sharing	Target Specific Populations	Populations Identified as Needing Coverage	Large Scale Market Reform	Mid Range Market Reform	Financing and Risk Sharing	Administration and Mandates	Health Services Provision
Play or Pay (1)	Target BHP on employed but require employer participation (7)	Fund existing public programs first (12)	Require/provide insurance for all students (22)	<i>Women</i> (29)	Deregulate market entirely (41)	Mandate coverage by dollar amount not benefit description (48)	B&O tax incentives for small businesses to expand coverage (52)	Strengthen controls over utilization (73)	Make naturopaths primary care physicians (91)
Individual Mandate (Breaux) (2)	Local health purchasing co-ops (enable \$ blending) (8)	Reinsurance for high risk or low income (13)	Increase age for participation in parents' plans (23)	<i>Children</i> (30)	Eliminate all state benefit mandates (42)	Use local purchasing co-ops to lift administration of health care from very small businesses (49)	Change community rating system (Idaho, California, Oregon) (53)	Monitor plans for "under-utilization" (outliers) (74)	Reduced co-pays/deductibles for wellness (92)
Single-Payer Plan (3)	Provide incentive to cover and/or provide services to uninsured with reduced regulation on carrier (9)	Supplement WSHIP premium costs (14)	Expand COBRA coverage to provide a bridge for unemployed, through employer subsidies (24)	<i>19 to 24 yr. Old and 19 to 34 yr. Old</i> (31)	Comprehensive minimum benefits (Oregon) (43)	Wider use of prescription purchasing co-ops (50)	Combine risk pools to reduce fragmentation (54)	Mandate prevention only (75)	Moratoria on the granting of certificates of need (93)
Mandated Catastrophic Coverage (4)	Tie driver licenses to catastrophic health insurance (10)	Enable blending of public/employer funds (15)	Extend COBRA-type purchasing privilege to the under 20 employee marketplace (25)	Incomes less than \$35,000 Target low income populations (32)	Mandate PEBB benefits (44)	Guarantee re-issue within risk pools (51)	Risk Adjustment system (55)	Total benefit review - medical necessity (76)	Do away with Certificate of Need (94)

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Health Insurance Purchasing Cooperative (Administration) (5)	Make PEBB available for others to buy into (11)	Expand SCHIP enrollments (16)	Extend COBRA-like rights to individuals for longer periods (26)	Self employed (33)		MEWA Reform (45)		Bring associations into a rating pool (56)	Add mental health benefit (77)	Create a "Quality Forum": education, best practices, performance (95)
Health Insurance Purchasing Cooperative (Administration and Pooling) (6)		Capture cost shift (17)	Provide instant enrollment at emergency room/physician's office (27)	Firms with fewer than 25 employees (34)		Federal Anti-Trust Reform (46)		Small group proposal (5521) - age band expansion, industrial ratings, wellness (57)	Repeal BHP look alike (78)	Shift regulatory emphasis to prevention (96)
		Statewide reinsurance (18)	Link subsidization/rates to 5% of income (28)	Hispanic (35)		Promote/allow large group catastrophic coverage plans (47)		Seek ways to become more like other states - less unique (HIPPA) (58)	Education programs for employers (79)	State model for medical necessity determinations (97)
		CMS Waiver for CHIP \$\$ to be used in parent's plans (19)		Native American (36)				Pooling risk in individual market (59)	Education programs to improve consumer choices (80)	
		Restore eligibility in public health care programs: MAA and BHP (20)		Rural (West and East of the Cascades) (37)				Expand community rating factors (60)	Replace mandated benefits (agreed upon mandates) with mandated offerings (81)	

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		Greater funding base for WSHIP (self-insured, Taft-Hartleys, those not contributing to high risk pool) (21)		Income below 200% poverty level (small and large firms) (38)				Allow individuals to purchase small group products (61)	Eliminate guaranteed renewability (Fed standard) (82)	
				55 to 64 yr old (39)				Recombine pools: small and large combined (62)	Medical malpractice insurance reforms (83)	
				Non-Washington State Residents or Non-U.S.. Citizens (40)				Recombine pools: Small, large and association plans (63)	Tort Reform (84)	
								Recombine pools: Association and small group (64)	Reduce fragmentation costs (85)	
								Recombine pools: Large, small and BHP markets combined (65)	Incentives for admin cost reductions (86)	
								Permit expansion of underwriting for wellness and prevention only (66)	Require plans to coordinate provider paperwork (87)	

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								Evaluate risk in 5 year cycles (67)	Administrative cost reductions: Harmonize state regulations (88)	
								Eliminate groups of one (68)	Administrative cost reductions: Permit deeming in PBOR (89)	
								Permit rate changes every six months or monthly (69)	Data processing system to reduce provider paperwork (90)	
								Reduce surplus requirements (70)		
								Price controls or caps on premium growth (71)		
								Create more transparency in rate setting (72)		
								Loss Adjustment method (risk adjustment) among carriers		